

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1-12. (Canceled)

13. (Currently Amended) A computer-implemented method of ~~delivering and paying bills,~~ comprising:

transmitting, to a subscriber by an electronic bill presentment and payment service provider supporting multiple billers and multiple subscribers, bill presentment information representing a bill from a biller one or more bills, each having an associated biller, to a for the subscriber via a communications network;

receiving a payment instruction payment record via the communications network, for at least one of the one or more bills represented by the transmitted bill presentment information, which has been selected by for the bill from the subscriber for payment;

generating remittance advice based on each-transmitted the received payment instruction record[.]; and

directing a delivery of transmitting the remittance advice which is generated based on the transmitted payment record for each selected bill, to the biller associated with that bill.

14. (Currently Amended) The method according to claim 13, further comprising:

generating the bill presentment information based on original bill information representing the bill one or more bills.

15. (Currently Amended) The method according to claim 14, wherein:

the generated bill presentment information includes a summary of each of the one or more bills the bill represented by the original bill information.

16. (Currently Amended) The method according to claim 13, wherein:
~~delivery of the remittance advice is directed by transmitting the remittance advice which~~
is generated based on the ~~transmitted~~ received payment record instruction for the each selected
~~bill, directly to the biller associated with that bill via the communications network.~~
17. (New) The method according to claim 14, wherein:
the original bill information is received from the biller.
18. (New) The method according to claim 14, wherein:
the bill presentment information is generated for presentation from the original bill
information with a template.
19. (New) The method according to claim 14, wherein:
the bill presentment information is generated based on normalized original bill
information.
20. (New) The method according to claim 13, further comprising:
transmitting a presentation of a payment request screen, wherein the payment request
screen includes at least a portion of the information associated with the bill from the biller.
21. (New) The method according to claim 20, wherein the portion of the information
included with the payment request includes one or more of (i) a name of the biller, (ii) an amount
of the bill, and (iii) a due date for payment of the bill.
22. (New) The method according to claim 13, further comprising:
transmitting a payment associated with the payment instruction.
23. (New) The method according to claim 22, wherein the payment is an electronic payment
or a payment by check.

24. (New) The method according to claim 13, wherein the remittance advice is transmitted to the biller electronically or by paper.

25. (New) The method according to claim 13, wherein the remittance advice is transmitted to the biller via a financial institution associated with the biller.

26. (New) The method according to claim 13, wherein the subscriber is a first subscriber, the bill is a first bill, and the payment instruction is a first payment instruction, and further comprising:

receiving a second payment instruction from a second subscriber for a second bill from the biller, wherein the generated remittance advice is a consolidated remittance advice based on at least the received first payment instruction and the received second payment instruction.

27. (New) The method according to claim 26, wherein the consolidated remittance advice is a printed remittance advice.

28. (New) The method according to claim 26, wherein the bill presentment information is first bill presentment information, and further comprising:

transmitting, to the second subscriber by the electronic bill presentment and payment service provider, second bill presentment information representing the second bill from the biller.

29. (New) The method according to claim 26, further comprising:

transmitting a consolidated payment associated with the first payment instruction and the second payment instruction.

30. (New) The method according to claim 29, wherein the consolidated payment and the consolidated remittance advice are transmitted together.

31. (New) The method according to claim 29, wherein the consolidated payment is a payment by check.

32. (New) A system, comprising:
a memory for storing software; and
a processor in communication with the memory, wherein the processor is operable to execute the software to:
- transmit, to a subscriber, bill presentment information representing a bill from a biller for the subscriber,
 - receive a payment instruction for the bill from the subscriber for payment,
 - generate remittance advice based on the received payment instruction, and
 - transmit the remittance advice to the biller.
33. (New) The system according to claim 32, wherein the processor is further operable to execute the software to:
- generate the bill presentment information based on original bill information representing the bill.
34. (New) The system according to claim 33, wherein:
- the generated bill presentment information includes a summary of the bill represented by the original bill information.
35. (New) The system according to claim 33, wherein:
- the original bill information is received from the biller.
36. (New) The system according to claim 33, wherein:
- the bill presentment information is generated for presentation from the original bill information with a template.
37. (New) The system according to claim 33, wherein:

the bill presentment information is generated based on normalized original bill information.

38. (New) The system according to claim 32, wherein:
the remittance advice is generated based on the received payment instruction for the bill.

39. (New) The system according to claim 32, wherein the processor is further operable to execute the software to:
transmit a presentation of a payment request screen, wherein the payment request screen includes at least a portion of the information associated with the bill from the biller.

40. (New) The system according to claim 39, wherein the portion of the information included with the payment request includes one or more of (i) a name of the biller, (ii) an amount of the bill, and (iii) a due date for payment of the bill.

41. (New) The system according to claim 32, wherein the processor is further operable to execute the software to:
transmit a payment associated with the payment instruction.

42. (New) The system according to claim 41, wherein the payment is an electronic payment or a payment by check.

43. (New) The system according to claim 32, wherein the remittance advice is transmitted to the biller electronically or by paper.

44. (New) The system according to claim 32, wherein the remittance advice is transmitted to the biller via a financial institution associated with the biller.

45. (New) The system according to claim 32, wherein the subscriber is a first subscriber, the bill is a first bill, and the payment instruction is a first payment instruction, and wherein the processor is further operable to execute the software to:

receive a second payment instruction from a second subscriber for a second bill from the biller, wherein the generated remittance advice is a consolidated remittance advice based on at least the received first payment instruction and the received second payment instruction.

46. (New) The system according to Claim 45, wherein the consolidated remittance advice is a printed remittance advice.

47. (New) The system according to Claim 45, wherein the bill presentment information is first bill presentment information, and wherein the processor is further operable to execute the software to:

transmit, to the second subscriber, second bill presentment information representing the second bill from the biller.

48. (New) The system according to Claim 47, wherein the processor is further operable to execute the software to:

transmit a consolidated payment associated with the first payment instruction and the second payment instruction.

49. (New) The system according to Claim 48, wherein the consolidated payment and the consolidated remittance advice are transmitted together.

50. (New) The system according to Claim 48, wherein the consolidated payment is a payment by check.